

## STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2001

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

**This page must be completed by all credit unions.**

ASSETS	Amount	Acct. Code
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**CASH:** For data collection purposes, amounts reported for items 2 and 3 will be included on **Schedule C – Investments, Cash on Deposit and Cash Equivalents** on page 10.

1. Cash on Hand (Coin and Currency) . . . . .	\$93,808	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions). . . . .	\$1,875,744	730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less) . . . . .	\$0	730C

**INVESTMENTS:** If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 8 and 9), or if your credit union reports amounts for items 4, 5, 6, or 11, complete **Schedule C – Investments, Cash on Deposit and Cash Equivalents** on page 10. If your credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 11.

4. Trading Securities . . . . .	\$0	965
5. Available for Sale Securities . . . . .	\$0	797E
6. Held-to-Maturity Securities . . . . .	\$0	796E
7. Deposits in Commercial Banks, S&Ls, Savings Banks . . . . .	\$10,000	744C
8. Membership Capital at Corporate Credit Unions. . . . .	\$28,985	769A
9. Paid-In Capital at Corporate Credit Unions . . . . .	\$0	769B
10. All Other Investments in Corporate Credit Unions . . . . .	\$0	652C
11. All Other Investments . . . . .	\$30,000	767
12. TOTAL INVESTMENTS (Sum of items 4-11) . . . . .	\$68,985	799I

**LOANS & LEASES:** If your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans** on page 8. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 9.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
13. Unsecured Credit Card Loans . . . . .	0.00	521	0	993	\$0	396
14. All Other Unsecured Loans/Lines of Credit . . . . .	15.00	522	49	994	\$32,677	397
15. New Vehicle Loans . . . . .	8.30	523	51	958	\$484,011	385
16. Used Vehicle Loans . . . . .	9.43	524	183	968	\$1,182,560	370
17. Total 1st Mortgage Real Estate Loans/Lines of Credit . . . . .	0.00	563	0	959	\$0	703
18. Total Other Real Estate Loans/Lines of Credit . . . . .	8.55	562	46	960	\$617,830	386
19. Leases Receivable . . . . .	0.00	565	0	954	\$0	002
20. Total All Other Loans/Lines of Credit to Members . . . . .	12.23	595	79	963	\$303,993	698
21. All Other Loans (Purchased or to nonmembers) . . . . .	0.00	596	0	964	\$0	001
22. TOTAL LOANS & LEASES (Sum of items 13-21) . . . . .			408	025A	\$2,621,071	025B
23. Less: Allowance for Loan & Lease Losses . . . . .					\$37,163	719

## STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 2001

Credit Union Name: BELLE CITY Federal Charter/Certificate Number: 66694

**This page must be completed by all credit unions.**

## ASSETS -- CONTINUED

OTHER ASSETS:	Amount	Acct. Code
24. Other Real Estate Owned. . . . .	\$0	798
25. Land and Building. . . . .	\$165,514	007
26. Other Fixed Assets. . . . .	\$0	008
27. NCUA Share Insurance Capitalization Deposit . . . . .	\$33,592	794
28. Other Assets. . . . .	\$6,709	009
<b>29. TOTAL ASSETS</b> (Sum of items 1-3, 12, 22, 23, and 24-28) (Must equal line 17 on page 3) . . .	\$4,828,260	010

**LIABILITIES, SHARES AND EQUITY****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694**This page must be completed by all credit unions.**

<b>LIABILITIES:</b>	<b>Amount</b>	<b>Acct. Code</b>
1. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 12) .....	\$0	860C
2. Accrued Dividends & Interest Payable on Shares & Deposits .....	\$10,160	820A
3. Accounts Payable and Other Liabilities. ....	\$5,750	825

**SHARES/DEPOSITS:** If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete ***Schedule F - Savings***, page 13.

	<b>Dividend Rate</b>	<b>Acct. Code</b>	<b>Number of Accounts</b>	<b>Acct. Code</b>	<b>Amount</b>	<b>Acct. Code</b>
4. Share Drafts .....	0.00	553	192	452	\$168,417	902
5. Regular Shares .....	2.50	552	1,559	454	\$1,979,912	657
6. All Other Shares and Deposits .....			158	465	\$2,173,663	919
7. TOTAL SHARES AND DEPOSITS (Sum of items 4 – 6). ....			1,909	460	\$4,321,992	018

<b>EQUITY:</b>	<b>Amount</b>	<b>Acct. Code</b>
8. Undivided Earnings. ....	\$190,358	940
9. Regular Reserves. ....	\$300,000	931
10. Appropriation for Non-Conforming Investments ( <b>SCU ONLY</b> ) .....	\$0	668
11. Other Reserves (Appropriations of Undivided Earnings) .....	\$0	658
12. Miscellaneous Equity (e.g., Donated Equity) .....	\$0	996
13. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities .....	\$0	945
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges .....	\$0	945A
15. Other Comprehensive Income (unless already included in item 13 or 14). ....	\$0	945B
16. Net Income (unless this amount is already included in item 8). ....	\$0	602

**17. TOTAL LIABILITIES, SHARES AND EQUITY** (Sum items 1-3 and 7-16)(Must equal line 29,Pg.2). ....

\$4,828,260	014
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**If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete *Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities* on Page 14.**

**NCUA INSURED SAVINGS COMPUTATION**

Share and deposit amounts up to \$100,000 per account are insurable, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	<b>AMOUNT</b>	<b>Acct. Code</b>
A. Uninsured Member Shares and Deposits over \$100,000 in any Member's Account. ....	\$0	065
B. Uninsured Nonmember Shares and Deposits (see instructions for this line item). ....	\$0	067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B). ....	\$0	068
D. TOTAL INSURED SHARES AND DEPOSITS (item 7 less item C). ....	\$4,321,992	069

## INCOME AND EXPENSE

Credit Union Name: BELLE CITY

Federal Charter/Certificate Number: 66694

**This page must be completed by all credit unions.**

INTEREST INCOME: JANUARY 1, 2001 TO DECEMBER 31, 2001	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds) . . . . .	\$254,147	110
2. (Less) Interest Refunded . . . . .	\$0	119
3. Income from Investments (Including Interest, Dividends and CUSO Income) . . . . .	\$49,720	120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses) . . . . .	\$0	124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4) . . . . .	\$303,867	115
<b>INTEREST EXPENSE: JANUARY 1, 2001 TO DECEMBER 31, 2001</b>		
6. Dividends on Shares (Includes dividends earned during current period) . . . . .	\$132,660	380
7. Interest on Deposits (Total interest expense for deposit accounts) (SCU ONLY) . . . . .	\$0	381
8. Interest on Borrowed Money . . . . .	\$0	340
9. TOTAL INTEREST EXPENSE (Sum of items 6 -8 ) . . . . .	\$132,660	350
10. Provision for Loan & Lease Losses . . . . .	\$0	300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10) . . . . .	\$171,207	116
<b>NON-INTEREST INCOME: JANUARY 1, 2001 TO DECEMBER 31, 2001</b>		
12. Fee Income . . . . .	\$13,017	131
13. Other Operating Income . . . . .	\$6,913	659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities) . . . . .	\$0	420
15. Gain (Loss) on Disposition of Fixed Assets . . . . .	\$0	430
16. Other Non-Operating Income (Expense) . . . . .	\$6,771	440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16) . . . . .	\$26,701	117
<b>NON-INTEREST EXPENSE: JANUARY 1, 2001 TO DECEMBER 31, 2001</b>		
18. Employee Compensation and Benefits . . . . .	\$115,686	210
19. Travel and Conference Expense . . . . .	\$2,808	230
20. Office Occupancy Expense . . . . .	\$18,420	250
21. Office Operations Expense . . . . .	\$31,354	260
22. Educational and Promotional Expense . . . . .	\$3,733	270
23. Loan Servicing Expense . . . . .	\$4,793	280
24. Professional and Outside Services . . . . .	\$7,075	290
25. Member Insurance . . . . .	\$9,122	310
26. Operating Fees (Examination and /or supervision fees) . . . . .	\$2,002	320
27. Miscellaneous Operating Expenses . . . . .	\$7,528	360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27) . . . . .	\$202,521	671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28) . . . . .	(\$4,613)	661A
<b>RESERVE TRANSFERS: JANUARY 1, 2001 TO DECEMBER 31, 2001</b>		
30. Transfer to Regular Reserve . . . . .	\$0	393

**LOAN INFORMATION****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694**This page must be completed by all credit unions.****ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF DECEMBER 31, 2001**

	Number	Acct. Code	Amount	Acct. Code
1. 2 to less than 6 months delinquent . . . . .	4	021A	\$22,908	021B
2. 6 to less than 12 months delinquent . . . . .	2	022A	\$1,027	022B
3. 12 months and over delinquent . . . . .	2	023A	\$1,312	023B
4. TOTAL DELINQUENT LOANS & LEASES. . . . .	8	041A	\$25,247	041B

**DELINQUENT CREDIT CARD LOANS AS OF DECEMBER 31, 2001**

	Number	Acct. Code	Amount	Acct. Code
5. 2 to less than 6 months delinquent . . . . .	0	026A	\$0	026B
6. 6 to less than 12 months delinquent . . . . .	0	027A	\$0	027B
7. 12 months and over delinquent . . . . .	0	028A	\$0	028B
8. TOTAL DELINQUENT CREDIT CARD LOANS . . . . .	0	045A	\$0	045B

**MISCELLANEOUS LOAN INFORMATION**

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions Year-to-Date. . . . .	0	614	\$0	615
10. Loans Outstanding to Credit Union Officials and Senior Executive Staff . . . . .	4	995	\$13,228	956
11. Loans Granted Year-to-Date . . . . .	309	031A	\$1,100,532	031B
12. Total Amount of All Loans Charged Off Year-to-Date . . . . .			\$4,317	550
13. Total Amount of All Year-to-Date Recoveries on Charged-Off Loans. . . . .			\$657	551
14. Total Amount of Credit Card Loans Charged Off Year-to-Date . . . . .			\$0	680
15. Total Amount of Year-to-Date Recoveries on Credit Card Loans Charged Off. . . . .			\$0	681
16. Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs) . . . . .			\$1,042	682
17. Number of members with loans in your credit union who have filed for:			1	081
a. Chapter 7 Bankruptcy Year-to-Date . . . . .				
b. Chapter 13 Bankruptcy Year-to-Date . . . . .			0	082
18. Total of outstanding loan balances subject to bankruptcies identified in item 17a. and 17b.(Do not include loans charged off or reaffirmed.) . . . . .			\$1,042	971

**INFORMATION SYSTEMS & TECHNOLOGY****This page must be completed by all credit unions.****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694Acct.  
Code

1. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records. ....

2

076

1=Manual System (No Automation)

2=Vendor Supplied In-House System

3=Vendor On-Line Service Bureau

4=CU Developed In-House System

5=Other

2. Indicate in the box below the name of the primary share and loan information processing vendor.

	*
--	---

3. How do your members access/perform electronic financial services (select all that apply):

World Wide Web or Internet/Browser Based. .

No

886A

Audio Response/Phone Based. . . .

No

886D

Kiosk. .

No

886F

Wireless. ....

No

886B

Automatic Teller Machine (ATM). . .

No

886E

Other. .

No

886G

Home Banking/PC Based. ....

No

886C

4. What services do you offer electronically (select all that apply):

Member Application. ....

No

887A

New Share Account. ....

No

887E

Share Account Transfers. . .

No

887I

New Loan. ....

No

887B

Loan Payments. ....

No

887F

Bill Payment. ....

No

887J

Account Balance Inquiry. ....

No

887C

View Account History. ....

No

887G

Download Account History. . .

No

887K

Share Draft Orders. ....

No

887D

Merchandise Purchase. ....

No

887H

Electronic Cash. ....

No

887L

5. If your credit union has an Internet email address, please provide it in the box. ....

890

6. If your credit union has a World Wide Website address, please provide it in the box. ....

HTTP://WWW.WCUL.ORG/BCCU.HTM

891

7. If you have a world wide website, please indicate the type (select only one) . . . . .

1=Informational

2=Interactive

3=Transactional

1

892A

8. If you have a transactional world wide website, how many members use it . . . . .

0

892B

9. If your credit union has a world wide website, please provide the name of the vendor used to maintain the website. . . . .

\*

893

10. If your credit union has a world wide website, please provide the name of the vendor used to host the website. . . . .

\*

894

11. If you do not have a website, do you plan to add one in the future (Yes/No) . . . . .

No

889

- a. If yes to #11, in how many months . . . . .

0

889A

- b. If yes to #11, what type of site (select only one). . . . .

1=Informational

2=Interactive

3=Transactional

0

889B

# MISCELLANEOUS INFORMATION

**This page must be completed by all credit unions.**

1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records . . . . .

1=Supervisory Committee  
4=League Audit

2=CPA Audit without Opinion  
5=Outside Accountant (Other than  
CPA or League)

3=CPA Opinion Audit

	Acct. Code
5	062

Effective date of last audit . . . . .

01/2001	063
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2. Effective date of the most recent Supervisory Committee verification of Members' accounts . . . . .

03/2001	603
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3. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF?  
(Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.). . . . .

No	875
----	-----

If so, indicate the name of the insurance company . . . . .

	876
--	-----

Dollar amount of shares and/or deposits insured by the company named above. . . . .

\$0	877
-----	-----

4. Number of current members (not number of accounts) . . . . .

1,308	083
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5. Number of potential members . . . . .

75,000	084
--------	-----

6. Number of credit union employees who are:

a. Full-Time (26 hours or more) . . . . .

3	564A
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b. Part-Time (25 hours or less per week) . . . . .

0	564B
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Credit Union Name: BELLE CITY Federal Charter/Certificate Number: 66694

Telephone No.: \* \_\_\_\_\_ Fax No.: \* \_\_\_\_\_ Office Hours: \_\_\_\_\_

PREPARED BY: \* \_\_\_\_\_ \* \_\_\_\_\_ Date: \_\_\_\_\_

CERTIFIED CORRECT BY: \* \_\_\_\_\_ \* \_\_\_\_\_ Date: \_\_\_\_\_

Please  
print

\_\_\_\_\_\*\_\_\_\_\_\*\_\_\_\_\_\*\_\_\_\_\_  
Manager/CEO (The person responsible for the day to day operations of your credit union)

Please  
print

\_\_\_\_\_\*\_\_\_\_\_\*\_\_\_\_\_\*\_\_\_\_\_  
President of the Board (Chairperson)

**SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUT STANDING BALANCES)****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

**Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 17 or 18, this schedule must be completed.**

**REAL ESTATE LOANS AND LINES OF CREDIT**

	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. First Mortgage								
A. Fixed Rate . . . . .	0	972	\$0	704	0	982	\$0	720
B. Adjustable Rate . . . .	0	973	\$0	705	0	983	\$0	721
2. Other Real Estate	46	974	\$617,830	706	24	984	\$391,366	722
A. Closed End Fixed Rate								
B. Closed-End Adjustable Rate . . . . .	0	975	\$0	707	0	985	\$0	723
C. Open-End Adjustable Rate/Home Equity . . . .	0	976	\$0	708	0	986	\$0	724
D. Other . . . . .	0	977	\$0	709	0	987	\$0	725
3. TOTALS (each column) .	46	978	\$617,830	710	24	988	\$391,366	726

**DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF DECEMBER 31, 2001**

	Amount Fixed Rate	Acct. Code	Amount Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC	\$0	751	\$0	771
A. 1 to less than 2 months delinquent . . . . .	\$0	752	\$0	772
B. 2 to less than 6 months delinquent . . . . .	\$0	753	\$0	773
C. 6 to less than 12 months delinquent . . . . .	\$0	754	\$0	774
D. 12 months or more delinquent . . . . .	\$0	713	\$0	714
E. TOTAL (Sum of item 4, A+B+C+D) . . . . .	\$0	713	\$0	714
5. Amount of Other Real Estate Loans/LOC	\$0	755	\$0	775
A. 1 to less than 2 months delinquent . . . . .	\$0	756	\$0	776
B. 2 to less than 6 months delinquent . . . . .	\$0	757	\$0	777
C. 6 to less than 12 months delinquent . . . . .	\$0	758	\$0	778
D. 12 months or more delinquent . . . . .	\$0	715	\$0	716
E. TOTAL (Sum of item 5, A+B+C+D) . . . . .	\$0	715	\$0	716

**REAL ESTATE LOANS/LINES OF CREDIT CHARGE-OFFS AND RECOVERIES**

	Charged Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC . . . . .	\$0	548	\$0	607
7. Amount of Other Real Estate Loans/LOC . . . . .	\$0	549	\$0	608

**MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION**

	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans . . . . .	\$0	731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan . . . . .	\$0	718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date . . . . .	\$0	736
11. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not Member Business Loans . . . . .	\$0	712



[illegible]

7ca d'YhYh jg'gW YX i`Y'Znc i f'WYXjhi b]cb\ Ug Ubma Ya VYf'Vi g]bYgg`cUbg'ci hghUbX]b[ 'cf'\ Ug'cf[[ ]bUhYX'Ubma Ya VYf'Vi g]bYgg`cUbg'Xi f]b[ 'h Y fYdcf]b[ 'dYf]cX"

A9A69F'6I G89GG'@5BG' fA 6 @gE'	Bi a VYf'cZ@Ubg Ci IghUbx]b[	5 WWW' 7cXY	5 a ci bhicZ@Ubg Ci IghUbx]b[	5 WWW' 7cXY	Bi a VYf'cZ@Ubg ; fUbhYX MYUf!tc'8 UhY	5 WWW' 7cXY	Amount of Loans Granted Year-to-Date	Acct. Code
1.Agricultural Related Loans . . . . .	0	961	\$0	042	0	099	\$0	463
2. All Other MBLs . . . . .	0	962	\$0	387	0	399	\$0	389
3. TOTALS (each column) .	0	900	\$0	400	0	090	\$0	475

## DELINQUENT MEMBER BUSINESS LOANS

DELINQUENT MEMBER BUSINESS LOANS		Amount	Acct. Code
4. Agricultural Related Loans			
A. 1 to less than 2 months delinquent . . . . .		\$0	125A
B. 2 to less than 6 months delinquent . . . . .		\$0	125B
C. 6 to less than 12 months delinquent . . . . .		\$0	125C
D. 12 months or more delinquent . . . . .		\$0	125D
E. TOTAL (Sum of item 4, A+B+C+D) . . . . .		\$0	125E
5. All Other Member Business Loans			
A. 1 to less than 2 months delinquent . . . . .		\$0	126A
B. 2 to less than 6 months delinquent . . . . .		\$0	126B
C. 6 to less than 12 months delinquent . . . . .		\$0	126C
D. 12 months or more delinquent . . . . .		\$0	126D
E. TOTAL (Sum of item 5, A+B+C+D) . . . . .		\$0	126E

## MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES

MEMBER BUSINESS LOAN CHARGE-OFFS AND RECOVERIES		Amount Charged Off Year-to-Date	Acct. Code	Amount Recovered Year-to-Date	Acct. Code
6. Amount of Member Business Agricultural Loans. . . . .		\$0	132	\$0	134
7. Amount of All Other Member Business Loans . . . . .		\$0	133	\$0	135

### MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION		Amount	Acct. Code
8. Allowance for Losses on Member Business Loans. . . . .		\$0	140
9. Aggregate of All Concentrations of Credit for Member Business Loans. . . . .		\$0	142
10. Construction or Development Member Business Loans. . . . .		\$0	143

**SCHEDULE C – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

**Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if amounts are reported on page 1, lines 4, 5, 6, or 11.**

**TYPES OF INVESTMENTS**

	Amount	Acct. Code
1.Sum of items 2, 3, 7, 8, 9, and 10 from page 1 . . . . .	\$1,914,729	768
2.U.S. Government Obligations . . . . .	\$0	741C
3.Federal Agency Securities . . . . .	\$0	742C
4.Mutual Funds & Common Trust Investments . . . . .	\$0	743C
5.Credit Unions - Deposits in and Loans to . . . . .	\$0	672C
6.Other Investments . . . . .	\$30,000	655C
<b>7.TOTAL INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS</b> (Must equal the sum of amounts reported on page 1, items 2, 3, & 12.). . . . .	\$1,944,729	799

**CLASSIFICATION OF INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS**

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
<b>8.Investments Not Subject to SFAS 115</b>	\$1,915,744	\$28,985	\$0	\$0	\$1,944,729	745
<b>SFAS 115 Investments:</b>						
9.Held to Maturity . . . . .	\$0	\$0	\$0	\$0	\$0	796
10.Available for Sale . . . . .	\$0	\$0	\$0	\$0	\$0	797
11.Trading . . . . .	\$0	\$0	\$0	\$0	\$0	965
<b>12.TOTALS . . . . .</b>	\$1,915,744	\$28,985	\$0	\$0	\$1,944,729	799

**MORTGAGE-BACKED SECURITIES**

Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

	Amount	Acct. Code
13.Mortgage Pass-Through Securities . . . . .	\$0	732
14.Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs). . . . .	\$0	733

**MISCELLANEOUS INVESTMENT INFORMATION**

	Amount	Acct. Code
15. Fair Value of Held to Maturity Investments (reported in item 9 above). . . . .	\$0	801
16. Repurchase Agreements . . . . .	\$0	780
17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage . . . . .	\$0	781
18. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities. . . . .	\$0	783
19. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations <b>(SCU ONLY)</b> . . . . .	\$0	784
20. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a) <b>(FCU ONLY)</b> . . . . .		785
21. Total of Securities Meeting the Requirements of Section 703.90(b) <b>(FCU ONLY)</b> . . . . .		786
22. Market Value Devaluation of Portfolio at a 300 Basis Point Shock <b>(FCU ONLY)</b> . . . . .		787

## SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

**Credit Union Name:** BELLE CITY

**Federal Charter/Certificate Number:** 66694

**DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO**

**Complete a separate line for each CUSO your credit union has a loan to or an investment in.**

A credit Union service organization (CUSO) is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO that your credit union has an investment in or a loan to. If your credit union has investments in or loans to more than one CUSO, complete a separate line of information for each CUSO.

**Note:** If your credit union wholly-owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO's books and records should be combined with your credit union's for reporting pages 1, 2, 3, and 4 of the call report. Complete this form for each CUSO, regardless of whether your credit union wholly owns the CUSO or owns the majority of the CUSO.

Name of CUSO (Acct. 830)		Amount Invested in CUSO (Acct. 831)	Amount loaned to CUSO (Acct. 832)	**	***	Net Income (loss) from CUSO which is included in amounts reported on page 4, line 3 (Acct. 835)
A.	WCUSSC INC.	\$30,000	\$0	No	3	0
B.		\$0	\$0	No	0	0
C.		\$0	\$0	No	0	0
D.		\$0	\$0	No	0	0
E.		\$0	\$0	No	0	0
F.		\$0	\$0	No	0	0
G.		\$0	\$0	No	0	0
H.		\$0	\$0	No	0	0
I.		\$0	\$0	No	0	0
J.		\$0	\$0	No	0	

**Note:**

\*\* Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-J)

\*\*\* Indicate in the box the number which describes the predominant service provided by the CUSO:

(Acct. Code 834A-J)

1 = Mortgage Processing

4 = Insurance Services

7 = Credit Cards

10 = Tax Preparation

2 = EDP Processing

5 = Investment Services

8 = Trust Services

11 = Travel

3 = Shared Branching

6 = Auto Buying, Leasing, Indirect Lending

9 = Item Processing

12 = Other

**SCHEDULE E - BORROWINGS****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694**Complete questions 1 through 6 if there is an amount reported on page 3, line 1 (Total Borrowings).****All credit unions must answer questions 7 through 11.**

The amount reported below on item 5C must equal the amount reported on page 3, line 1.

**DISTRIBUTION OF  
BORROWINGS**

	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C. Total Amount	Acct. Code
1. Other Notes, Promissory Notes and Interest Payable . . . . .	\$0	\$0	\$0	\$0	011C
2. Reverse Repurchase Agreements . . . . .	\$0	\$0	\$0	\$0	058C
3. Subordinated Debt . . . . .	\$0	\$0	\$0	\$0	867C
4. Uninsured Secondary Capital . . . . .		\$0	\$0	\$0	925
5. TOTALS (each column) . . . . .	\$0	\$0	\$0	\$0	860C

**MISCELLANEOUS BORROWINGS INFORMATION**

	Amount	Acct. Code
6. Amount of Promissory Notes Outstanding to Non-Members . . . . .	\$0	865

**CREDIT AND BORROWING ARRANGEMENTS**

	Acct. Code
7. Is your credit union a member of a corporate credit union? . . . . .	Yes 895
8. Is your credit union a member of a Federal Home Loan Bank? . . . . .	No 896
9. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window? . . . . .	* 897
10. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window? . . . . .	* 898
11. Has your credit union purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution? . . . . .	899

**SCHEDULE F - SAVINGS****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

**Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. Report by the remaining maturity. If there is an amount reported on page 3, line 6, this schedule must be completed.**

<b>DISTRIBUTION OF SAVINGS</b>	<b>A. Amount Less than 1 Year</b>	<b>B1. Amount 1 to 3 Years</b>	<b>B2. Amount More than 3 Years</b>	<b>C.Total Amount</b>	<b>Acct. Code</b>	<b>Total Number of Accounts</b>	<b>Acct. Code</b>
1. Sum of items 4 and 5 from page 3 . . . . .	\$2,148,329			\$2,148,329	918	1,751	466
2. Money Market Shares	\$0			\$0	911	0	458
3. Share Certificates . . . .	\$691,078	\$888,924	\$0	\$1,580,002	908C	112	451
4. IRA/KEOGH Accounts	\$304,701	\$288,960	\$0	\$593,661	906C	46	453
5. All Other Shares . . . . .	\$0	\$0	\$0	\$0	630	0	455
6. TOTAL SHARES . . . . .	\$3,144,108	\$1,177,884	\$0	\$4,321,992	013	1,909	966
7. Non-Member Deposits	\$0	\$0	\$0	\$0	880	0	457
8. TOTAL SHARES AND DEPOSITS . . . . .	\$3,144,108	\$1,177,884	\$0	\$4,321,992	018	1,909	460

**DIVIDEND/INTEREST RATES**

	<b>Rate</b>	<b>Acct. Code</b>
9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity . . . . .	0.00	532
10. Share Certificates with 1 Year Maturity . . . . .	4.50	547
11. IRA/KEOGH and Retirement Accounts . . . . .	2.75	554
12. Non-Member Deposits . . . . .	0.00	599
13. All Other Shares . . . . .	2.25	585

**SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES****Credit Union Name:** BELLE CITY**Federal Charter/Certificate Number:** 66694

***If your credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.***

	Amount	Acct. Code
1. Unused Commitments for Member Business Loans (MBLs)		
A. Commercial Real Estate, Construction and Land Development . . . . .	\$0	814
B. Other Unused Member Business Loan Commitments . . . . .	\$0	814A
2. Unused Commitments for All Remaining Loans (Non-MBLs)		
A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties . . . .	\$0	811
B. Credit Card Lines . . . . .	\$0	812
C. Outstanding Letters of Credit . . . . .	\$0	813
D. Unsecured Share Draft Lines of Credit . . . . .	\$0	815
E. Other Unused Commitments . . . . .	\$0	816
3. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date . .	\$0	817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse	\$0	819
4. Pending Bond Claims. . . . .	\$0	818

# PCA NET WORTH CALCULATION WORKSHEET (AUTOMATED – NO INPUT NECESSARY)

Credit Union Name: BELLE CITYFederal Charter/Certificate Number: 66694

- **No credit union is required to provide input on this page.**
- **Electronic Filers: Information entered on preceding schedules will populate line items below on the PC 5300 Automated System, excluding optional items 9, 10 and 11.**
- **Manual Call Report Filers: Leave this page blank or use it as a manual net worth calculation worksheet.**
- **Optional Items 9, 10 and 11: All credit unions may choose to enter one of the Total Assets Elections as described below.**

## NET WORTH TO TOTAL ASSETS RATIO

### NUMERATOR: NET WORTH

	Amount	Acct. Code
1. Undivided Earnings .....	\$190,358	940
2. Regular Reserves .....	\$300,000	931
3. Appropriation for Non-Conforming Investments (SCU ONLY) .....	\$0	668
4. Other Reserves (Appropriations of Undivided Earnings) .....	\$0	658
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only) .....	\$0	925
6. Net Income (unless this amount is already included in Undivided Earnings) .....	\$0	602
7. TOTAL NET WORTH (Sum of items 1-6) .....	\$490,358	997

### DENOMINATOR: TOTAL ASSETS

8. Total Assets (quarter-end) .....	\$4,828,260	010
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### Total Assets Elections (Optional)

Retain line 8 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 12 below will compute your net worth ratio using line 8 quarter-end total assets as your denominator unless you enter an amount in line 9, 10 or 11.

9. Average of Daily Assets over the calendar quarter. ....	\$0	010A
10. Average of the three month-end balances over the calendar quarter .....	\$0	010B
11. The average of the current and three preceding calendar quarter-end balances. ....	\$0	010C

12. Net Worth Ratio (Line 7 divided by line 8, 9, 10 or 11) .....	10.15	998
13. Risk Based Net Worth (RBNW) Requirement (Standard Calculation). ....	n/a	999
14. Net Worth Classification if credit union is not <i>new</i> . (Based upon Call Report data only. See instructions). ....	Well Capitalized	700
15. Net Worth Classification if credit union is a <i>new</i> credit union. <i>New</i> means credit union is less than \$10 million in assets <u>and</u> was chartered in the last 10 years. (Based upon Call Report data only. See instructions) .....	Well Capitalized	701

**STANDARD COMPONENTS OF  
RISK BASED NET WORTH REQUIREMENT (RBNW)  
(AUTOMATED -- NO INPUT NECESSARY)**

*This information below is provided only for your information. No credit union is required to provide input on this page. Information entered on preceding schedules will populate the line items below in the online 5300 System. Manual Call Report filers will also leave these items blank.*

*A RBNW Requirement is only applicable for those credit unions with assets greater than \$10,000,000 and a RBNW Requirement Calculation greater than six percent.*

A	B	C	D	E	F
<b>Risk portfolio</b>	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
<u>Quarter-end total assets</u>					
Assets, line 29 (Acct. code 010)					
<u>(a) Long-term real estate loans</u>					
Sched A Line 3 (Acct. Code 710) less:					
Sched A Line 9 (Acct. Code 718)					
Sched A Line 11 (Acct. Code 712)					
Threshold amount: 0 to 25%					
Excess amount: over 25%					
<u>(b) MBLs outstanding</u>					
Sched B line 3 (Acct. Code 400)					
Threshold amount: 0 to 12.25%					
Excess amount: over 12.25%					
<u>(c) Investments</u>					
<i>Weighted-average life:</i>					
Schedule C Line 12					
0 to 1 year (Acct. Code 799A)					
> 1 year to 3 years (Acct. Code 799B)					
> 3 years to 10 years (Acct. Code 799C)					
> 10 years (Acct. Code 799D)					
<u>(d) Low-risk assets</u>					
Assets Line 1 (Acct. Code 730A) plus:					
Assets Line 27 (Acct. Code 794)					
<b>Sum of risk portfolios (a) through (d) above</b>					
<u>(e) Average-risk assets</u>					
Assets, line 29 (Acct. Code 010) less: Risk portfolio items (a) through (d) above					
<u>(f) Loans sold with recourse</u>					
Sched G, Line 3.B. (Acct. Code 819)					
<u>(g) Unused MBL commitments</u>					
Sched G line 1 A.,B. (Acct. Code 814, 814A)					
<u>(h) Allowance (Credit limited to 1.5% of loans)</u>					
Assets, line 23 (Acct. Code 719)					
Sum of standard components:					
<b>RBNW requirement (Acct. Code 999)</b>					n/a